

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Ryan Craig White  
Debtor

Case No. 17-01782-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 19

Date Rcvd: Aug 11, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 13, 2017.

db  
4915133 +Ryan Craig White, 85 Roth Church Road, Spring Grove, PA 17362-1411  
4915133 +Best Buy/Citi, PO box 790441, Saint Louis, MO 63179-0441  
4915134 +Borough of Spring Grove, 1 Campus Avenue, Spring Grove, PA 17362-1412  
4915138 +COMCAST, 676 ISLAND POND RD, MANCHESTER NH 03109-4840  
(address filed with court: Comcast, 1555 Suzy Street, Lebanon, PA 17046)  
4915137 +Chase Mortgage, 3415 Vision Dr, Columbus, OH 43219-6009  
4915141 +Entwistle & Roberts, 37 West Middle Street, Gettysburg, PA 17325-2102  
4915143 +KML Law Group, P.C., 701 Market Street, Suite 5000-BNY Mellon Independence,  
Philadelphia, PA 19106-1538  
4915142 +Keller Williams, Attn: Mindi Weikert-Kauffman, 2251 Eastern Blvd #201,  
York, PA 17402-2898  
4915144 +Leffler energy, PO Box 302, Mount Joy, PA 17552-0302  
4915730 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
4915149 +Wellspan, PO Box 742641, Cincinnati, OH 45274-2641

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
cr

+EDI: WFFC.COM Aug 11 2017 19:03:00 Wells Fargo Bank, N.A. d/b/a Wells Fargo Dealer Se,  
1451 Thomas Langston Rd., Winterville, NC 28590-8872  
4915135 +EDI: CAPITALONE.COM Aug 11 2017 19:03:00 Capital One, Attn:Bankruptcy, Po Box 30285,  
Salt Lake City, UT 84130-0285  
4915139 +EDI: RCSFNBMARIN.COM Aug 11 2017 19:03:00 Credit One Bank Na, Po Box 98873,  
Las Vegas, NV 89193-8873  
4915140 EDI: DIRECTV.COM Aug 11 2017 19:03:00 Direct TV, PO Box 78626, Phoenix, AZ 85062-8626  
4915145 +E-mail/Text: unger@members1st.org Aug 11 2017 19:04:19 Members 1st F C U, 5000 Louise Dr,  
Mechanicsburg, PA 17055-4899  
4915147 +EDI: RMSC.COM Aug 11 2017 19:03:00 Synchrony Bank/Lowes, Attn: Bankruptcy,  
Po Box 956060, Orlando, FL 32896-0001  
4915148 +EDI: WFFC.COM Aug 11 2017 19:03:00 Wells Fargo Dealer Services, Attn: Bankruptcy,  
Po Box 19657, Irvine, CA 92623-9657  
4915150 E-mail/Text: kcm@yatb.com Aug 11 2017 19:03:23 York Adams Tax Bureau, 1405 N. Duke Street,  
PO Box 15627, York, PA 17405-0156

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
4915136\* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
4915146 ##+Stellar Recovery Inc, Attn: Bankruptcy, 4500 Salisbury Road Ste 105,  
Jacksonville, FL 32216-8035

TOTALS: 0, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 13, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

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Page 2 of 2  
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Date Rcvd: Aug 11, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 11, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmlawgroup.com  
Scott J Strausbaugh on behalf of Debtor Ryan Craig White sstrausbaugh@bandspc.com  
Steven M. Carr (Trustee) carrtrustee@yahoo.com, pa3l@ecfbis.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov  
William E. Craig on behalf of Creditor Wells Fargo Bank, N.A. d/b/a Wells Fargo Dealer  
Services ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com  
TOTAL: 5

**Information to identify the case:**Debtor 1 **Ryan Craig White**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5401**

EIN --\_-----

Debtor 2

(Spouse, if filing)

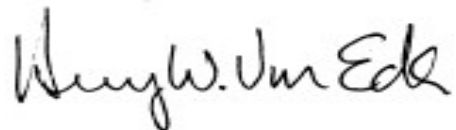
First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:17-bk-01782-HWV****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:Ryan Craig White  
aka Ryan C White**By the  
court:**Honorable Henry W. Van Eck  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

August 11, 2017**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**